

## Storm Shelter is Life Insurance Couple Proactive with Their Safety

**Gadsden, AL** - When Randall and Cheryl Crain saw the death and devastation from the tornado that struck the Coates Bend community in Alabama in Dec. 2000, it did not take them long to decide they needed the protection of a storm shelter.

When the Crains retired, they moved to the city of Gadsden; which is located in Etowah County, in the Spring of 2000 and had been here less than a year when the tornado struck in the County.

The State of Alabama implemented their "Taking Shelter from the Storm" Safe Room Initiative because of the aforementioned tornado event and subsequent Presidential Declared Disaster. Twelve people were killed, over 300 people were injured, and several hundred homes were destroyed or damaged. Using Hazard Mitigation Grant Program (HMGP) funds made available by FEMA, a total of 568 shelters have been constructed as of Dec. 31, 2003.

Of these, 559 are individual shelters with an average reimbursement to the owner of \$2,910. An additional nine community shelters have been constructed at an average reimbursement of \$20.800.

The Crains now have that protection right in their backyard.

At a cost of \$2,700, Randall Crain considers it an inexpensive life insurance policy because it actually saves lives. With his emergency services background, Crain began researching for the best option for a shelter. By March 2001, construction was under way.

Crain hired a local backhoe operator to dig out for the concrete pit, patterned after a concrete septic tank, but reinforced with more steel. The company from which he bought the concrete shelter made the delivery and he finished the steps and entry area. Crain documented the progress and produced a slide presentation on DVD for others who would like to know more or emulate the effort.

The shelter is stocked with a crank-style radio, ham radio, flashlight, bottled water, basic first-aid supplies, an extra cell phone, and other essentials needed for an extended stay. The Crains have made several trips to the shelter, which usually stays about the same temperature because it is underground. The Crains installed a ventilation system for use in warmer months and a sump pump to keep it dry.

Randall Crain built the shelter before information was readily available, but the Federal Emergency Management Agency (FEMA) currently has beneficial information on its Web site about shelters and saferooms.



State-wide, Alabama



## **Quick Facts**

Sector:

**Public** 

Cost:

\$2,700.00 (Actual)

Primary Activity/Project:

Safe Rooms/Community Shelters

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**